

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
Miranda C Woodhouse § Case No. 17-13494  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 04/28/2017 . The undersigned trustee was appointed on 04/28/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 5,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	40.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 4,960.00

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/05/2017 and the deadline for filing governmental claims was 10/25/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,250.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,250.00 , for a total compensation of \$ 1,250.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 8.94 , for total expenses of \$ 8.94 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/19/2017 By: /s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 17-13494 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee  
Case Name: Miranda C Woodhouse Date Filed (f) or Converted (c): 04/28/2017 (f)  
341(a) Meeting Date: 06/15/2017  
For Period Ending: 12/19/2017 Claims Bar Date: 10/05/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 24361 Edwin Drive Channahon IL 60410-0000 Will	130,000.00	0.00		0.00	FA
2. 2012 Chrysler Town And Country Mileage: 110,000	8,650.00	1,000.00		1,000.00	FA
3. 2003 Chevrolet Cavalier Mileage: 160,000	675.00	1,000.00		1,000.00	FA
4. 2011 Mazda 3 Mileage: 57,000	8,000.00	3,000.00		3,000.00	FA
5. 6 Rooms Of Furniture, Appliances, Linens, Other Personalty A	550.00	0.00		0.00	FA
6. 2 Tvs, Computer System, Dvd Player (Est)	300.00	0.00		0.00	FA
7. Necessary Wearing Apparel	450.00	0.00		0.00	FA
8. 7 Dogs - Non-Breedable And 1 Fish	250.00	0.00		0.00	FA
9. Cash On Hand	10.00	0.00		0.00	FA
10. Chase Bank (Which Includes 2016 Income Tax Refund)	800.00	0.00		0.00	FA
11. Chase Bank	1,100.00	0.00		0.00	FA
12. Ira Held By Franklin Templeton (Est.)	23,000.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$173,785.00	\$5,000.00	\$5,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee will liquidate the Debtor's vehicles for \$5,000, review claims, and prepare the Trustee's final report.

Initial Projected Date of Final Report (TFR): 01/31/2018

Current Projected Date of Final Report (TFR): 01/31/2018

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-13494  
Case Name: Miranda C Woodhouse

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1767

Checking

Taxpayer ID No:

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 12/19/2017

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/19/17		Chase Cashier's Check Miranda C. Woodhouse Payment	Settlement Payment		\$5,000.00		\$5,000.00
			Gross Receipts \$5,000.00				
	2		2012 Chrysler Town And Country Mileage: 110,000 \$1,000.00	1129-000			
	3		2003 Chevrolet Cavalier Mileage: 160,000 \$1,000.00	1129-000			
	4		2011 Mazda 3 Mileage: 57,000 \$3,000.00	1129-000			
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,990.00
08/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,980.00
09/08/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,970.00
10/06/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$4,960.00

COLUMN TOTALS	\$5,000.00	\$40.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,000.00	\$40.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,000.00	\$40.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1767 - Checking	\$5,000.00	\$40.00	\$4,960.00
	\$5,000.00	\$40.00	\$4,960.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,000.00		
Total Gross Receipts:	\$5,000.00		

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-13494

Date: January 4, 2018

Debtor Name: Miranda C Woodhouse

Claims Bar Date: 10/5/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$1,250.00	\$1,250.00
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$8.94	\$8.94
1 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$11,443.47	\$11,443.47	\$11,443.47
2 300 7100	Wells Fargo Bank, N.A. Po Box 10438, Mac F8235-02F Des Moines, Ia 50306-0438	Unsecured		\$3,244.91	\$3,244.91	\$3,244.91
3 300 7100	Presence Health By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$1,803.69	\$847.49	\$847.49
4 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$1,127.92	\$1,127.92	\$1,127.92
5 300 7100	Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Unsecured		\$1,218.64	\$1,218.64	\$1,218.64
6 300 7100	Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Unsecured		\$14,500.00	\$14,383.37	\$14,383.37
7 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Wal-Mart) Pob 41067 Norfolk Va 23541	Unsecured		\$2,236.58	\$2,236.58	\$2,236.58

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-13494

Date: January 4, 2018

Debtor Name: Miranda C Woodhouse

Claims Bar Date: 10/5/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
8 300 7100	Portfolio Recovery Associates, Llc Successor To Citibank, N.A. (Best Buy) Pob 41067 Norfolk Va 23541	Unsecured		\$2,055.33	\$2,055.33	\$2,055.33
Case Totals				\$37,630.54	\$37,816.65	\$37,816.65

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-13494

Case Name: Miranda C Woodhouse

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 4,960.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 1,250.00	\$ 0.00	\$ 1,250.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 8.94	\$ 0.00	\$ 8.94

Total to be paid for chapter 7 administrative expenses \$ 1,258.94

Remaining Balance \$ 3,701.06

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE



The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 36,557.71 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Pyod, Llc Its Successors And Assigns As Assignee	\$ 11,443.47	\$ 0.00	\$ 1,158.52
2	Wells Fargo Bank, N.A.	\$ 3,244.91	\$ 0.00	\$ 328.51
3	Presence Health	\$ 847.49	\$ 0.00	\$ 85.80
4	Capital One, N.A.	\$ 1,127.92	\$ 0.00	\$ 114.19
5	Synchrony Bank	\$ 1,218.64	\$ 0.00	\$ 123.37
6	Synchrony Bank	\$ 14,383.37	\$ 0.00	\$ 1,456.16
7	Portfolio Recovery Associates, Llc	\$ 2,236.58	\$ 0.00	\$ 226.43
8	Portfolio Recovery Associates, Llc	\$ 2,055.33	\$ 0.00	\$ 208.08

Total to be paid to timely general unsecured creditors \$ 3,701.06

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE